178 standards demanded have risen: and luxuries, once almost
511 unheard of, are now becoming part of the expected pattern of the life of the countryman (Section 2). For most of those new needs the farmer has required money. Hence progress, to him, has become synonomous with the acquisition
178 of more money. Branches of banks have appeared in some
511 villages in both islands since 1945 and the countryman is
454 coming to accept this means of storing his accumulated
[453] wealth. The concern for bigger interest, first noted by the 1911 Commissioners, is replacing the traditional mere accumulation of wealth whether in money or in jewellery and other valuables.

108 There is still, however, a very strong element of
18 accumulation rather than investment in the finances of the
454 farmer. This is particularly the case with the older
511 generation who, as always, cling to the ways of the past because their lack of formal education makes them, apparently, unable to comprehend or adapt themselves to the workings of the present. Thus it is held that, while the younger generation have sought to urbanize themselves socially and economically with the money which now comes their way, many of the older generation, that is to say those who are tending to stay in farming today, have taken the 'new' money but have not changed their way of life or living standards to anything like the same extent. Thus dress, for example, is no sure indication of a farmer's wealth in terms of money and one hears of bare-foot, shabbily clothed countrymen with savings of £1000 or more. In traditional Maltese village society the uniformity which was the keynote (Section 1) encouraged the farmer to appear like his neighbour lest he be accused of deviationary tendencies: this feeling is often revealed today in the reluctance of the farmer to be the first to try a new method or crop in his fields for fear of becoming a laughing-stock.

Although the older generation do not strive to demonstrate their wealth in dress, habits, a new house, etc., and do not share the anxiety of the younger villager that he should look like a townsman and move to a 'good' - i.e. non-rural - district, their saving is not completely without aim. To resolve this point fully it would be necessary to consider the whole complex of traditional Maltese village society but for the present discussion some major features only will be outlined.

178 Dowry is one feature of traditional Maltese society
583 which is currently assuming different proportions to those
183 earlier held. It was regarded in the past as essential

178 583 183 [554] for a man to provide his marrying daughter with as substantial a dowry as possible. This was partly in kind: land, animals, etc., and partly in money. The size of a girl's dowry was one of the indications of social position and for many a poor man the provision of it would represent sacrifice and saving over many years, especially where there were several marriageable daughters in one family. In the past, many farmers' sons could expect to find brides among the families of the same village and farming background. [182] Thus a dowry of land or other property was an admirable way of building a farm-holding and was one of the counters to fragmentation consequent upon the system of land inheritance (B/525). Such an arrangement caused the minimum disruption in work and residence. However, as contacts between parts of the Islands have increased and marriages between individuals from different villages and also from differing economic backgrounds have become more common, a dowry of land is often quite inappropriate. Money takes its place and the desire for financial accumulation on the part of the fathers of girls of marriageable age leads them to put more emphasis on money and its investment.

178 454 423 471 Another development which has put money into an altogether new perspective for the Maltese farmer has been his growing desire to own the house in which he lives. As seen (Section 2), most of the land worked by the farmers in the Islands is not owned by the operator concerned and this applies to the farm buildings and the house occupied by the family. As the farmer becomes ownership-conscious the first step is understandably to acquire his own home, a feature observed by the 1911 Commissioners. Having bought his house, the farmer turns his attention to the purchase of other parts of the land which he cultivates, but, even before doing this, he wants capital to enable him to build up the live-stock side of his holding. The importance of meat and dairy stock-raising (v. Section 2) has increased rapidly in recent years - especially since the 1939-45 War, and the need for capital in such cases is clearly much greater than in a farm unit based solely on arable cultivation where lease- or rental-holding is a convenient and accepted method of tenure (B/525).

178 454 [426] Similarly, the spread of mechanization in Maltese farming after 1945 (v. Section 2) brought in a need for capital. The Government added to this money consciousness with financial encouragement to farmers (in an effort to keep them on the land) in the form of very low interest loans for capital improvements of the farms and their equipment. The Government policy in connexion with milk